

### REMARKS

By this Amendment Under 37 C.F.R. § 312, Claims 1, 23, and 26 have been amended. No claims have been added and no claims have been cancelled. Accordingly, Claims 1-29 remain pending in this Application. Paragraphs [0037] and [0038] have also been amended to correct typographical errors. No new matter is introduced by these amendments and adequate support may be found in the specification. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

First, Paragraphs [0037] and [0038] have been hereby amended to correct typographical errors. In these paragraphs, the terms “payor” and “payee” were inadvertently confused when drafting the specification. Applicants submit that the paragraphs would have been accurately understood as filed, especially given the correct use of the same terms in the accompanying Figure 1E, irrespective of these amendments. Applicants, however, submit these amendments for completeness.

Second, Claims 1, 23, and 26 have been amended to provide additional clarification in light of the previous amendments submitted on April 6, 2009. Claims 1, 23, and 26 have been amended to include “a computing system comprising one or more processors,” instead of the previously added feature of “one or more computers.” Support for this feature can be found in at least paragraph [0119] and Figure 3 of the Specification as originally filed. Moreover, Applicants have also added this feature to the third element of each of independent method Claims 1 and 23 – the “transmitting” element.

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Amendment Under 37 C.F.R. § 1.312

Applicants respectfully submit that no new matter has been added to the present application by the above amendments, and no new issues of patentability are raised by the above amendments. Entry of the foregoing amendments before issuance of a patent on the present application is respectfully solicited.

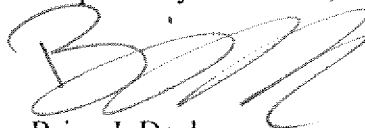
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### CONCLUSION

Applicants respectfully submit that the amendments to the claims as discussed herein do not alter the scope nor affect the patentability of the claims, and would not require any additional search or examination. Applicants respectfully submit that the amendments were identified during routine Notice of Allowance processing, and would have otherwise been presented earlier if known. Accordingly, the Applicants respectfully request entry of the foregoing amendments before issuance of a patent on the present application. If, however, a decision is made not to enter the foregoing amendments in whole, the Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

No fees are believed to be due; however, should there be any fees associated with this filing, the Commissioner is hereby authorized to charge Deposit Account No. 19-5029.

Respectfully submitted,



Brian J. Decker  
Reg. No. 61,258  
Attorney for Applicants

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SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, NE  
Atlanta, Georgia 30309-3996  
Telephone: (404) 853-8130  
Facsimile: (404) 853-8806

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